

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claim 1 (Currently Amended): A method for a payment service provider to direct [directing] a [credit card based] payment to a payee on behalf of a payor having a credit card issued by a credit card issuer, comprising:

receiving, by the service provider, of a request for the service provider to direct a payment to a payee on behalf of the payor;

transmitting payment information associated with the received payment request from the service provider to the credit card issuer via other than a credit card network, the payment information including information identifying at least a payment amount and [information identifying] an account number associated with the payor credit card;

receiving, by the service provider and via other than a credit card network, of funds from the credit card issuer responsive to the transmitted payment information; and

directing [delivering], by the service provider, of delivery of funds in the identified payment amount and associated remittance advice to the payee to complete the payment on behalf of the payor.

Claim 2 (Original): The method of claim 1, wherein the transmitted payment information further includes information identifying the payee.

Claim 3 (Currently Amended): The method of claim 2, [wherein] further comprising:

issuing, [a statement issued] by the credit card issuer for the payor, a credit card statement identifying the funds received by the service provider from the credit card issuer as a payment to [includes information identifying] the payee and not the service provider.

Claim 4 (Original): The method of claim 1, wherein:

the funds are delivered to the payee by one of a paper instrument and an electronic funds transfer; and

if the funds are delivered by electronic funds transfer, the funds are delivered via an electronic funds transfer network to a deposit account associated with the payee maintained at a financial institution.

Claim 5 (Currently Amended): The method of claim 1, wherein the payee is a first payee, and further comprising:

receiving, by the service provider, of another [a payor] request for the payment service provider to direct a payment to a second payee on behalf of the payor;

determining, by the service provider, that the second payee accepts the payor credit card as a form of payment; and

transmitting payment information associated with the received other payment request from the service provider via [to] a credit card network to complete the payment on behalf of the payor, and [; wherein payment information is] not [transmitted] to the credit card issuer via other than the credit card network [, funds are not received from the credit card issuer, and funds are not delivered to a payee by the service provider if it

is determined that a payee accepts the payor credit card].

Claim 6 (Currently Amended): The method of claim 5, further comprising:
directing [delivering], by the service provider, of delivery of remittance advice
associated with the payment to the second payee.

Claim 7 (Original): The method of claim 1, wherein the payment information is
transmitted to the credit card issuer via the Internet.

Claim 8 (Original): The method of claims 1, wherein the funds are received from
the credit card issuer via the ACH network.

Claim 9 (Currently Amended): The method of claim 1, wherein the funds are
directed to be delivered to the payee at one of a time prior to, concurrent with, or
subsequent to receipt of the funds from the credit card issuer.

Claim 10 (Currently Amended): The method of claim 1, further comprising:
determining, by the service provider prior to transmitting the payment information,
[if] that the received payment request includes information identifying the payor credit
card [or a payor deposit account];

wherein the payment information is transmitted to the credit card issuer and the
funds are received from the credit card issuer [only if] based on it [is] being determined
that the received payment request includes information identifying the payor credit card.

Claim 11 (Currently Amended) The method of claim 10, wherein the payee is a first payee and the payment request is a first payment request, and further comprising:

receiving, by the service provider, of a second [payor] request for the payment
service provider to direct a payment to a second payee on behalf of the payor;

determining, by the service provider, that the received second payment request
includes information identifying [the] a payor deposit account; and

directing, by the service provider based on the determination that the received
second payment request includes information identifying the payor deposit account, a
debiting of another amount of funds from the identified payor deposit account, and delivery
of funds in the other payment amount and associated remittance advice to the second
payee to complete [completing] payment on behalf of the payor [as a payor deposit account
based payment, not a payor credit card based payment].

Claim 12 (Original): The method of claim 1, wherein:

the payor is associated with a consumer service provider; and

the payee is one of the consumer service provider and another entity.

Claim 13 (Original): The method of claim 1, wherein the payee does not accept credit cards as a form of payment.

Claim 14 (Currently Amended): The method of claim 1, further comprising:

transmitting, by the service provider, of a credit authorization request to the credit
card issuer via other than a credit card network; and

receiving a credit authorization approval from the credit card issuer via other than a credit card network responsive to the transmitted credit authorization request;

wherein the credit authorization request is one of i) included with the transmitted payment information, and ii) transmitted prior to the transmission of the payment information;

wherein the credit authorization approval is one of i) received prior to the receipt of the funds from the credit card issuer, and ii) received in association with the receipt of the funds from the credit card issuer; and

wherein if the credit authorization request is transmitted prior to the transmission of the payment information, the payment information is transmitted responsive to receipt of the credit authorization approval.

Claim 15 (Currently Amended): A system for directing a [credit card based] payment to a payee on behalf of a payor having a credit card issued by a credit card issuer, comprising:

a communications interface configured to receive a request for a payment service provider to direct a payment to a payee on behalf of a payor, to transmit payment information associated with the received payment request to the credit card issuer via other than a credit card network, and to receive information associated with the credit card issuer [transmitting] transferring funds to the service provider via other than a credit card network responsive to the transmission of the payment information; and

a processor configured to cause the communications interface to transmit the payment information responsive to the receipt of the payment request, the transmitted payment information including information identifying at least a payment amount and [information identifying] an account number associated with the payor credit card, and to

cause funds and associated remittance advice to [the] be delivered to the payee from the service provider to complete the payment on behalf of the payor.

Claim 16 (Original): The system of claim 15, wherein the transmitted payment information further includes information identifying the payee.

Claim 17 (Currently Amended): The system of claim 15, wherein:

the payee is a first payee;

the communications interface is further configured to receive [a payor] another request for the payment service provider to direct a payment to a second payee on behalf of the payor, and to transmit other payment information associated with the received other payment request [to a] via the credit card network to complete the payment to the second payee on behalf of the payor;

the processor is further configured to determine that the second payee accepts the payor credit card as a form of payment, and to cause the communications interface to transmit the other payment information [to] via the credit card network₁[:] and [payment information is] not [caused to be transmitted] to the credit card issuer via other than the credit card network [, funds are not received from the credit card issuer, and funds are not caused to be delivered to the payee by the service provider if it is determined that a payee accepts the payor credit card].

Claim 18 (Original): The system of claim 17, wherein the processor is further configured to cause remittance advice associated with the payment to be delivered to the second payee.

Claim 19 (Original): The system claim 15, wherein the funds are delivered to the payee by one of a paper instrument and an electronic funds transfer.

Claim 20 (Currently Amended): The system of claim 15, wherein:

the payment request is a first payment request;

the communications interface is further configured to receive a second [payor] request for the [payout] payment service provider to direct [a second] another payment to the payee on behalf of the payor; and

the processor is further configured to determine that the received second payment request includes information identifying a payor deposit account[, not the payor credit card,] and, based on this determination, to cause [a second payment] first funds to be debited from the payor deposit account and second funds and associated remittance advice to be delivered to the payee to complete the payment on behalf of the payor [to be completed as a payor deposit account based payment, not a payor credit card based payment; and]

[payment information is caused to be transmitted to the credit card issuer and funds are transmitted by the credit card issuer only if it is determined that a received payment request includes information identifying a payor credit card].

Claim 21 (Original): The system of claim 15, wherein the payee does not accept credit cards as a form of payment.

Claim 22 (Original): The system of claim 15, wherein:

the communications interface is further configured to transmit a credit

authorization request to the credit card issuer via other than a credit card network, and to receive a credit authorization approval from the credit card issuer via other than a credit card network responsive to the transmitted credit authorization request;

the processor is further configured to cause the communications interface to transmit the credit authorization request;

the credit authorization request is one of i) included with the transmitted payment information, and ii) transmitted prior to the transmission of the payment information;

the credit authorization approval is one of i) received prior to the receipt of the funds from the credit card issuer, and ii) received in association with the receipt of the funds from the credit card issuer; and

if the credit authorization request is transmitted prior to the transmission of the payment information, the payment information is caused to be transmitted responsive to receipt of the credit authorization approval.